



MONTANA COVERAGE CODES & TAX RATES

MT Tax 2.75% + Fire Tax			
Assessment Name	Rate	Assessment Name	Rate
Surplus Lines Tax	2.75%	Farmowners MP Fire Tax	1.00%
Commercial MP Fire Tax	1.25%	Inland Marine Fire Tax	0.375%
Allied Lines Fire Tax	0.75%	Auto Fire Tax	0.225%
Fire Tax	2.50%	Aviation Fire Tax	0.375%
Homeowners MP Fire Tax	1.00%		

Coverage Code	Description	Presumptively Reasonable Allocation	Commercial MP Fire Tax Rate
Commercial Multi-Peril			
1000	Commercial Property	50%	1.25%
1001	Builders Risk	50%	1.25%
1003	Apartments (Commercial)	50%	1.25%
1005	Commercial Package (Property & Casualty)	50%	1.25%
1006	Condominium Package (Commercial)	50%	1.25%
1007	Crop Hail	50%	1.25%
1009	Earthquake	50%	1.25%
1011	Glass (Commercial)	50%	1.25%
1012	Mortgagee Impairment	50%	1.25%
1017	Collateral Protection	50%	1.25%
Allied Lines			
1019	Allied Lines	30%	0.75%
Fire Coverage			
1018	Fire	100%	2.50%
Homeowners and other Residential Property			
2000	Homeowners-HO-1	40%	1.00%
2001	Homeowners-HO-2	40%	1.00%
2002	Homeowners-HO-3	40%	1.00%
2003	Tenant Homeowners-HO-4	40%	1.00%
2004	Homeowners-HO-5	40%	1.00%
2005	Condo Unit-Owners HO-6	40%	1.00%
2006	Homeowners-HO-8	40%	1.00%
2007	Dwelling Builders Risk	40%	1.00%
2009	Dwelling Property	40%	1.00%
2011	Mobile Homeowners	40%	1.00%

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Coverage Code	Description	Presumptively Reasonable Allocation	Commercial MP Fire Tax Rate
Farmowners Multi-Peril			
2010	Farmowners Multi-Peril	40%	1.00%
Inland Marine			
4000	Inland Marine (Commercial)	15%	0.375%
4001	Inland Marine (Personal)	15%	0.375%
4002	Motor Truck Cargo	15%	0.375%
4003	Jewelers Block	15%	0.375%
4004	Furriers Block	15%	0.375%
4005	Contractors Equipment	15%	0.375%
4006	Electronic Data Processing	15%	0.375%
Auto Coverage			
8002	Commercial Auto Physical Damage	9%	0.225%
8003	Dealers Open Lot	9%	0.225%
8006	Private Passengers Auto-Physical Damage Only	9%	0.225%
Aviation Coverage			
9005	Personal & Pleasure Aircraft	15%	0.375%
Difference In Conditions Coverage			
1008	Difference In Conditions	Variable	Variable Rate

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Coverage Code	Description	Taxable	Tax Rate	Subject to Fire Tax Rate	Fire Tax %
1000	Commercial Property	Yes	2.75%	Yes	1.25%
1001	Builders Risk - Commercial	Yes	2.75%	Yes	1.25%
1002	Business Income	Yes	2.75%	No	1.25%
1003	Apartments - Commercial	Yes	2.75%	Yes	1.25%
1004	Boiler and Machinery	Yes	2.75%	No	0.00%
1005	Commercial Package	Yes	2.75%	Yes	1.25%
1006	Condominium Package - Commercial	Yes	2.75%	Yes	1.25%
1007	Crop Hail	Yes	2.75%	Yes	1.25%
1008	Difference In Conditions	Yes	2.75%	Yes	Variable Rate*
1009	Earthquake	Yes	2.75%	Yes	1.25%
1010	Flood - Commercial	Yes	2.75%	No	0.00%
1011	Glass - Commercial	Yes	2.75%	Yes	1.25%
1012	Mortgage Impairment	Yes	2.75%	Yes	1.25%
1013	Windstorm and/or Hail - Commercial	Yes	2.75%	No	0.00%
1014	Mold Coverage - Commercial	Yes	2.75%	No	0.00%
1015	Sinkhole Coverage - Commercial	Yes	2.75%	No	0.00%
1016	Excess Flood - Commercial	Yes	2.75%	No	0.00%
1017	Collateral Protection (Force Placed Coverage)	Yes	2.75%	Yes	1.25%
1018	Fire	Yes	2.75%	Yes	2.50%
1019	Allied Lines	Yes	2.75%	Yes	0.75%
1100	Bankers Blanket Bond	Yes	2.75%	No	0.00%
1101	Blanket Crime Policy	Yes	2.75%	No	0.00%
1102	Employee Dishonesty	Yes	2.75%	No	0.00%
1103	Identity Theft	Yes	2.75%	No	0.00%
1104	Deposit Forgery	Yes	2.75%	No	0.00%
1105	Miscellaneous Crime	Yes	2.75%	No	0.00%

*Fire tax is not applicable in all cases



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Coverage Code	Description	Taxable	Tax Rate	Subject to Fire Tax Rate	Fire Tax %
1200	Accident & Health	Yes	2.75%	No	0.00%
1201	Credit Insurance	Yes	2.75%	No	0.00%
1202	Animal Mortality	Yes	2.75%	No	0.00%
1203	Mortgage Guaranty	Yes	2.75%	No	0.00%
1204	Worker's Compensation-Excess Only	Yes	2.75%	No	0.00%
1205	Product Recall	Yes	2.75%	No	0.00%
1206	Kidnap/Ransom	Yes	2.75%	No	0.00%
1207	Surety	Yes	2.75%	No	0.00%
1208	Weather Insurance	Yes	2.75%	No	0.00%
1209	Prize Indemnification	Yes	2.75%	No	0.00%
1210	Travel Accident	Yes	2.75%	No	0.00%
1211	Terrorism	Yes	2.75%	No	0.00%
1212	Fidelity	Yes	2.75%	No	0.00%
2000	Homeowners-HO-1	Yes	2.75%	Yes	1.00%
2001	Homeowners-HO-2	Yes	2.75%	Yes	1.00%
2002	Homeowners-HO-3	Yes	2.75%	Yes	1.00%
2003	Homeowners-HO-4 - Tenant	Yes	2.75%	Yes	1.00%
2004	Homeowners-HO-5	Yes	2.75%	Yes	1.00%
2005	Homeowners-HO-6 - Condo Unit Owners	Yes	2.75%	Yes	1.00%
2006	Homeowners-HO-8	Yes	2.75%	Yes	1.00%
2007	Builders Risk - Residential	Yes	2.75%	Yes	1.00%
2008	Flood - Personal	Yes	2.75%	No	0.00%
2009	Dwelling Property	Yes	2.75%	Yes	1.00%
2010	Farmowners Multi-Peril	Yes	2.75%	Yes	1.00%
2011	Mobile Homeowners	Yes	2.75%	Yes	1.00%
2012	Windstorm - Residential	Yes	2.75%	No	0.00%

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Coverage Code	Description	Taxable	Tax Rate	Subject to Fire Tax Rate	Fire Tax %
2013	Mold Coverage - Residential	Yes	2.75%	No	0.00%
2014	Sinkhole Coverage - Residential	Yes	2.75%	No	0.00%
2015	Excess Flood - Personal	Yes	2.75%	No	0.00%
3000	Marina Operators Legal Liability - Taxable	Yes	2.75%	No	0.00%
3001	Marine Liabilities Package - Taxable	Yes	2.75%	No	0.00%
3002	Ocean Marine-Hull and/or Protection & Indemnity	No	0.00%	Yes	0.30%
3003	Ocean Cargo Policy	No	0.00%	Yes	0.30%
3004	Ship Repairers Legal Liability	No	0.00%	No	0.00%
3005	Stevedores Legal Liability	No	0.00%	No	0.00%
3006	Personal & Pleasure Boats & Yachts	No	0.00%	Yes	0.30%
3007	Ocean Marine Builders Risk	No	0.00%	Yes	0.30%
3008	Longshoremen (Jones Act)	Yes	2.75%	No	0.00%
4000	Inland Marine - Commercial	Yes	2.75%	Yes	0.375%
4001	Inland Marine - Personal	Yes	2.75%	Yes	0.375%
4002	Motor Truck Cargo	Yes	2.75%	Yes	0.375%
4003	Jewelers Block	Yes	2.75%	Yes	0.375%
4004	Furriers Block	Yes	2.75%	Yes	0.375%
4005	Contractors Equipment	Yes	2.75%	Yes	0.375%
4006	Electronic Data Processing	Yes	2.75%	Yes	0.375%
5000	Commercial General Liability	Yes	2.75%	No	0.00%
5001	Commercial Umbrella Liability	Yes	2.75%	No	0.00%
5002	Directors & Officers Liability - Profit	Yes	2.75%	No	0.00%
5003	Directors & Officers Liability - Non-Profit	Yes	2.75%	No	0.00%
5004	Educator Legal Liability	Yes	2.75%	No	0.00%
5005	Windstorm - Residential	Yes	2.75%	No	0.00%
5006	Mold Coverage - Residential	Yes	2.75%	No	0.00%

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Coverage Code	Description	Taxable	Tax Rate	Subject to Fire Tax Rate	Fire Tax %
5007	Sinkhole Coverage - Residential	Yes	2.75%	No	0.00%
5008	Excess Flood - Personal	Yes	2.75%	No	0.00%
5009	Marina Operators Legal Liability - Taxable	Yes	2.75%	No	0.00%
5010	Marine Liabilities Package - Taxable	Yes	2.75%	No	0.00%
5011	Ocean Marine-Hull and/or Protection & Indemnity	Yes	2.75%	No	0.00%
5012	Ocean Cargo Policy	Yes	2.75%	No	0.00%
5013	Ship Repairers Legal Liability	Yes	2.75%	No	0.00%
5014	Stevedores Legal Liability	Yes	2.75%	No	0.00%
5015	Personal & Pleasure Boats & Yachts	Yes	2.75%	No	0.00%
5016	Ocean Marine Builders Risk	Yes	2.75%	No	0.00%
5017	Longshoremen (Jones Act)	No	0.00%	No	0.00%
5018	Inland Marine - Commercial	Yes	2.75%	No	0.00%
5019	Inland Marine - Personal	Yes	2.75%	No	0.00%
5020	Motor Truck Cargo	Yes	2.75%	No	0.00%
5021	Jewelers Block	Yes	2.75%	No	0.00%
5022	Furriers Block	Yes	2.75%	No	0.00%
6000	Contractors Equipment	Yes	2.75%	No	0.00%
6001	Electronic Data Processing	Yes	2.75%	No	0.00%
6002	Commercial General Liability	Yes	2.75%	No	0.00%
6003	Commercial Umbrella Liability	Yes	2.75%	No	0.00%
7000	Directors & Officers Liability - Profit	Yes	2.75%	No	0.00%
7001	Directors & Officers Liability - Non-Profit	Yes	2.75%	No	0.00%
7002	Educator Legal Liability	Yes	0.75%	No	0.00%
7003	Miscellaneous E&O Liability	Yes	2.75%	No	0.00%
7004	Real Estate Agents E&O	Yes	2.75%	No	0.00%
7005	Software Design Computer E&O	Yes	2.75%	No	0.00%

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Coverage Code	Description	Taxable	Tax Rate	Subject to Fire Tax Rate	Fire Tax %
8000	Commercial Auto Liability	Yes	2.75%	No	0.00%
8001	Commercial Auto Excess Liability	Yes	2.75%	No	0.00%
8002	Commercial Auto Physical Damage	Yes	2.75%	Yes	0.225%
8003	Dealers Open Lot	Yes	2.75%	Yes	0.225%
8004	Garage Liability	Yes	2.75%	No	0.00%
8005	Garage Keepers Legal	Yes	2.75%	No	0.00%
8006	Private Passenger Auto-Physical Damage Only	Yes	2.75%	Yes	0.225%
8007	Personal Excess Auto Liability	Yes	2.75%	No	0.00%
9000	Commercial Aircraft Hull and/or Liability	No	0.00%	Yes	0.375%
9001	Airport Liability	Yes	2.75%	No	0.00%
9002	Aviation Cargo	No	0.00%	Yes	0.375%
9003	Aviation Product Liability	No	0.00%	No	0.00%
9004	Hangarkeepers Legal Liability	Yes	2.75%	No	0.00%
9005	Personal & Pleasure Aircraft	Yes	2.75%	Yes	0.375%